

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

22855 U.S. PTO

# UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

|                               |                                                                                                               |
|-------------------------------|---------------------------------------------------------------------------------------------------------------|
| <i>Attorney Docket No.</i>    | LECPRV1                                                                                                       |
| <i>First Inventor</i>         | KIRITHARAN PARANKIRINATHAN                                                                                    |
| <i>Title</i>                  | Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period |
| <i>Express Mail Label No.</i> | ER 762152155 US                                                                                               |

**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents.

1.  Fee Transmittal Form (e.g., PTO/SB/17)  
*(Submit an original and a duplicate for fee processing)*
2.  Applicant claims small entity status.  
See 37 CFR 1.27.
3.  Specification [Total Pages 52]  
*(preferred arrangement set forth below)*  
 - Descriptive title of the invention  
 - Cross Reference to Related Applications  
 - Statement Regarding Fed sponsored R & D  
 - Reference to sequence listing, a table, or a computer program listing appendix  
 - Background of the Invention  
 - Brief Summary of the Invention  
 - Brief Description of the Drawings (*if filed*)  
 - Detailed Description  
 - Claim(s)  
 - Abstract of the Disclosure
4.  Drawing(s) (35 U.S.C. 113) [Total Sheets \_\_\_\_\_]
5. Oath or Declaration [Total Sheets \_\_\_\_\_]  
 a.  Newly executed (original or copy)  
 b.  Copy from a prior application (37 CFR 1.63 (d))  
*(for continuation/divisional with Box 18 completed)*  
 i.  **DELETION OF INVENTOR(S)**  
Signed statement attached deleting inventor(s) name in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6.  Application Data Sheet. See 37 CFR 1.76

7.  CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission  
*(if applicable, all necessary)*
- a.  Computer Readable Form (CRF)
- b.  Specification Sequence Listing on:  
 i.  CD-ROM or CD-R (2 copies); or  
 ii.  paper
- c.  Statements verifying identity of above copies
9.  Assignment Papers (cover sheet & document(s))
10.  37 CFR 3.73(b) Statement  Power of Attorney  
*(when there is an assignee)*
11.  English Translation Document (*if applicable*)
12.  Information Disclosure Statement (IDS)/PTO-1449  Copies of IDS Citations
13.  Preliminary Amendment
14.  Return Receipt Postcard (MPEP 503)  
*(Should be specifically itemized)*
15.  Certified Copy of Priority Document(s)  
*(if foreign priority is claimed)*
16.  Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
17.  Other: .....

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in the first sentence of the specification following the title, or in an Application Data Sheet under 37 CFR 1.76:

 Continuation       Divisional       Continuation-in-part (CIP)      of prior application No.: \_\_\_\_\_

Prior application information: Examiner Art Unit: \_\_\_\_\_

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

**19. CORRESPONDENCE ADDRESS** Customer Number: \_\_\_\_\_ OR  Correspondence address below

|                   |                                   |                                   |                |          |              |
|-------------------|-----------------------------------|-----------------------------------|----------------|----------|--------------|
| Name              | KIRITHARAN PARANKIRINATHAN        |                                   |                |          |              |
| Address           | 3 TIMBER SPRINGS ROAD             |                                   |                |          |              |
| City              | NEW FAIRFIELD                     | State                             | CONNECTICUT    | Zip Code | 06812        |
| Country           | US                                | Telephone                         | 203 746 0559   | Fax      | 203 746 2943 |
| Name (Print/type) | KIRITHARAN PARANKIRINATHAN        | Registration No. (Attorney/Agent) | NOT APPLICABLE |          |              |
| Signature         | <i>Kiritharan Parankiranathan</i> |                                   |                |          |              |

This collection of information is required by 37 CFR 1.53(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

22264 U.S. PTO  
10/743201

122203

22855  
U.S. PTO  
122203

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

# FEE TRANSMITTAL for FY 2004

Effective 10/01/2003. Patent fees are subject to annual revision.

 Applicant Claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$)

| Complete if Known    |                            |
|----------------------|----------------------------|
| Application Number   |                            |
| Filing Date          |                            |
| First Named Inventor | KIRITHARAN PARANKIRINATHAN |
| Examiner Name        |                            |
| Art Unit             |                            |
| Attorney Docket No.  | LECPRV1                    |

## METHOD OF PAYMENT (check all that apply)

 Check    Credit card    Money Order    Other    None
 Deposit AccountDeposit Account Number  
Deposit Account Name

The Director is authorized to: (check all that apply)

- Charge fee(s) indicated below    Credit any overpayments  
 Charge any additional fee(s) or any underpayment of fee(s)  
 Charge fee(s) indicated below, except for the filing fee

to the above-identified deposit account.

## FEE CALCULATION (continued)

## 3. ADDITIONAL FEES

Large Entity   Small Entity

| Fee Code | Fee (\$) | Fee Code | Fee (\$) | Fee Description                                                            | Fee Paid |
|----------|----------|----------|----------|----------------------------------------------------------------------------|----------|
| 1051     | 130      | 2051     | 65       | Surcharge - late filing fee or oath                                        |          |
| 1052     | 50       | 2052     | 25       | Surcharge - late provisional filing fee or cover sheet                     |          |
| 1053     | 130      | 1053     | 130      | Non-English specification                                                  |          |
| 1812     | 2,520    | 1812     | 2,520    | For filing a request for ex parte reexamination                            |          |
| 1804     | 920*     | 1804     | 920*     | Requesting publication of SIR prior to Examiner action                     |          |
| 1805     | 1,840*   | 1805     | 1,840*   | Requesting publication of SIR after Examiner action                        |          |
| 1251     | 110      | 2251     | 55       | Extension for reply within first month                                     |          |
| 1252     | 420      | 2252     | 210      | Extension for reply within second month                                    |          |
| 1253     | 950      | 2253     | 475      | Extension for reply within third month                                     |          |
| 1254     | 1,480    | 2254     | 740      | Extension for reply within fourth month                                    |          |
| 1255     | 2,010    | 2255     | 1,005    | Extension for reply within fifth month                                     |          |
| 1401     | 330      | 2401     | 165      | Notice of Appeal                                                           |          |
| 1402     | 330      | 2402     | 165      | Filing a brief in support of an appeal                                     |          |
| 1403     | 290      | 2403     | 145      | Request for oral hearing                                                   |          |
| 1451     | 1,510    | 1451     | 1,510    | Petition to institute a public use proceeding                              |          |
| 1452     | 110      | 2452     | 55       | Petition to revive - unavoidable                                           |          |
| 1453     | 1,330    | 2453     | 665      | Petition to revive - unintentional                                         |          |
| 1501     | 1,330    | 2501     | 665      | Utility issue fee (or reissue)                                             |          |
| 1502     | 480      | 2502     | 240      | Design issue fee                                                           |          |
| 1503     | 640      | 2503     | 320      | Plant issue fee                                                            |          |
| 1460     | 130      | 1460     | 130      | Petitions to the Commissioner                                              |          |
| 1807     | 50       | 1807     | 50       | Processing fee under 37 CFR 1.17(q)                                        |          |
| 1806     | 180      | 1806     | 180      | Submission of Information Disclosure Stmt                                  |          |
| 8021     | 40       | 8021     | 40       | Recording each patent assignment per property (times number of properties) |          |
| 1809     | 770      | 2809     | 385      | Filing a submission after final rejection (37 CFR 1.129(a))                |          |
| 1810     | 770      | 2810     | 385      | For each additional invention to be examined (37 CFR 1.129(b))             |          |
| 1801     | 770      | 2801     | 385      | Request for Continued Examination (RCE)                                    |          |
| 1802     | 900      | 1802     | 900      | Request for expedited examination of a design application                  |          |

SUBTOTAL (1) (\$ 385)

## 2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

| Total Claims | Independent Claims | Extra Claims |        | Fee from below | Fee Paid |
|--------------|--------------------|--------------|--------|----------------|----------|
|              |                    | 9            | -20**= | X              | =        |
|              | 1                  |              | - 3**= | X              | =        |
|              |                    |              |        |                |          |
|              |                    |              |        |                |          |

Multiple Dependent

| Large Entity | Small Entity | Fee Description                                                      |
|--------------|--------------|----------------------------------------------------------------------|
| Fee Code     | Fee (\$)     | Fee Description                                                      |
| 1202         | 18           | 2202   9   Claims in excess of 20                                    |
| 1201         | 86           | 2201   43   Independent claims in excess of 3                        |
| 1203         | 290          | 2203   145   Multiple dependent claim, if not paid                   |
| 1204         | 86           | 2204   43   **Reissue independent claims over original patent        |
| 1205         | 18           | 2205   9   **Reissue claims in excess of 20 and over original patent |

SUBTOTAL (2) (\$ 385)

\*\* or number previously paid, if greater; For Reissues, see above

Other fee (specify) \_\_\_\_\_

\*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$)

| SUBMITTED BY      |                            |                                      |                |           |              |
|-------------------|----------------------------|--------------------------------------|----------------|-----------|--------------|
| Name (Print/Type) | KIRITHARAN PARANKIRINATHAN | Registration No.<br>(Attorney/Agent) | NOT APPLICABLE | Telephone | 203 746 0559 |
| Signature         |                            |                                      |                | Date      | 12/22/2003   |

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Receipt is hereby acknowledged for a patent application regarding Attorney docket no. LECPRV1, entitled "Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period" including the following:

- X Specification
- X 0 sheets of drawings (    formal)
- X Transmittal
- X Declaration
- X Fee Transmittal